

Statement of David Dziura, D.C.
Before the Insurance and Real Estate Committee
SB 392
March 9, 2010

Sen. Crisco, Rep. Fontana and members of the committee:

My name is Dr. David Dziura. I am a Chiropractic Physician, practice in Branford and have held many leadership roles over the years with the Connecticut Chiropractic Association. I am representing CCA today in regard to SB 392, *An Act Concerning Insurance Coverage for Acupuncture Treatments Provided by Chiropractors and the Minimum Professional Liability Insurance Carried by Chiropractors*.

As its title implies, SB 392 has two distinct propositions. One is good; the other is questionable in my mind.

Section 1 and 2 of the bill would require individual and group health insurance policies to cover Acupuncture treatments that are rendered by a Chiropractic Physician. We support this change.

Our scope of practice specifically includes Acupuncture treatments. Yet, insurers do not reimburse for it. Many policies do cover such treatments when they rendered by a licensed Acupuncturist.

If we both provide the very same procedure or treatment, shouldn't both professions be reimbursed by insurers?

Section 3 of the bill would increase the minimum liability insurance requirements for Chiropractic Physicians. All other mandated professions would stay at the current levels.

Right now, Insurance carriers require a minimum coverage of \$1 million for a single claim and \$3 million for multiple claims to credential and provide care for most plans. The reality of the situation is that we exceed the statute's requirement for coverage, which is \$500,000 for a single claim and \$1.5 million for multiple claims.

On one hand, raising these limits make some sense and will bring the statute into the reality of the marketplace.

One the other hand, there is a longstanding tradition of standardizing this requirement. If higher minimums are warranted, shouldn't Section 3 apply to all professions that are required to carry malpractice insurance? I believe it should.

Please know that the typical cost of full liability coverage by a Chiropractic Physician is \$3,000 a year. Yes, I said a year. The reason our costs are low is that the number and amount of claims is low. And that is because our method of providing care for our patients brings tangible results in improved health. Our treatments are very safe.

In closing, I recall the committee's past work on the malpractice data reports bill in 2007 and the medical profession's profile bill in 2008. Both times you did the right thing—you changed the law but applied that change to everyone equally. I trust you'll do the same this year with SB 392.

Thank you for considering the views of the Connecticut Chiropractic Association on this legislation.